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D. Lee

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

J1036 U.S. PTO
09/943658
08/30/01

Applicant(s):	Carol Lee Hobson et al.	Docket No.:	40655.4400
Serial No.:	TBA	Group Art Unit:	TBA
Filed:	August 30, 2001	Examiner:	TBA
Title:	ONLINE CARD PRESENT TRANSACTION		

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner For Patents
Washington, D.C. 20231

Assistant Commissioner:

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on Form PTO-1449, a copy of which is enclosed, may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. [] For each of the following items listed on the enclosed copy of Form PTO-1449 that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:

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2. ☐ Any copy of the items listed on the enclosed copy of Form PTO-1449 that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior ☐ Continuation, ☐ Divisional or ☐ Continuation-In-Part application under 37 C.F.R. §1.60, U.S. Serial No. _____, filed _____.
3. ☒ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
- ☒ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
 - ☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.
 - ☐ 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.
4. ☐ No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.
5. ☐ A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):
- ☐ A check in the amount of \$180.00 is enclosed in payment of the fee.
 - ☐ Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
6. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and

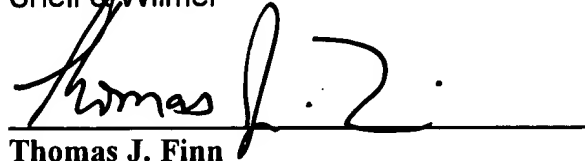
- b. the attached petition requesting consideration of this Information Disclosure Statement; and
 - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.
7. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:
- a. ☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
 - b. ☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
 - c. The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.
8. ☐ I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.
- ☐ I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.
9. ☐ A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
- ☐ Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814.
A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Express Mail No. EL608992351US

[] The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Snell & Wilmer

A handwritten signature in black ink, appearing to read "Thomas J. Finn", is written over a horizontal line.

Thomas J. Finn
Registration No. 48,066

Dated: August 30, 2001

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INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)ATTY DOCKET NO.
40655.4400SERIAL NO.
TBAAPPLICANT(S)
Hobson et al.FILING DATE
August 30, 2001GROUP
TBA**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,475,585	1995/12/12	Bush			
	5,557,518	1996/09/17	Rosen			
	5,559,887	1996/09/24	Davis et al.			
	5,590,197	1996/12/31	Chen et al.			
	5,574,655	1998/05/19	Hughes et al.			
	5,788,067	1998/07/07	Jones et al.			
	5,930,767	1999/07/27	Reber et al.			
	Re. 36,310	1999/09/21	Bjerrum et al.			
	5,995,626	1999/11/30	Nishioka et al.			
	5,999,624	1999/12/07	Hopkins			
	6,012,049	2000/01/04	Kawan			
	6,072,870	2000/06/06	Nguyen et al.			
	6,101,483	2000/08/08	Petrovich et al.			
	6,105,008	2000/08/15	Davis et al.			
	6,182,894 B1	2001/02/06	Hackett et al.			
	6,182,900 B1	2001/02/06	Wiehler			
	6,192,349 B1	2001/02/20	Husemann et al.			
	6,205,437 B1	2001/03/20	Gifford			

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

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	APPLICANT(S) Hobson et al.									
	FILING DATE August 30, 2001	GROUP TBA								
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)										
<table border="1"><tr><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td></tr></table>										
EXAMINER		DATE CONSIDERED								
<small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small>										